

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard M. Merritts, Jr.
Lisa D. Merritts
Debtors

Case No. 17-04583-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 21, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Richard M. Merritts, Jr., Lisa D. Merritts, 1928 Rock Road, Chambersburg, PA 17202-9715
5033390	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
4988344	+ Chambersburg hospital, 760 E Washington st, Chambersburg, PA 17201-2751
4988356	+ Dakota Merritts, 1928 Rock Road, Chambersburg, PA 17202-9715
5020375	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
4988368	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
4988373	+ Trac/cbsd, Citicorp Credit/Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195-0363
4988369	summit Physician Services, 785 %th Ave suite 3, chambersburg, PA 17201

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4988335	+ EDI: CITICORP.COM	Jun 21 2021 22:53:00	At&T Universal Citi Card, Po Box 6500, Sioux Falls, SD 57117-6500
4988339	EDI: BANKAMER.COM	Jun 21 2021 22:53:00	Bank Of America, Po Box 982238, El Paso, TX 79998
4988336	+ EDI: BANKAMER.COM	Jun 21 2021 22:53:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
4988340	+ EDI: TSYS2.COM	Jun 21 2021 22:53:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
4988342	+ EDI: CAPITALONE.COM	Jun 21 2021 22:53:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
4988341	+ EDI: CAPITALONE.COM	Jun 21 2021 22:53:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5015269	EDI: CAPITALONE.COM	Jun 21 2021 22:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4988350	+ EDI: CITICORP.COM	Jun 21 2021 22:53:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
4988351	+ EDI: CITICORP.COM	Jun 21 2021 22:53:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
4988354	EDI: CITICORP.COM	Jun 21 2021 22:53:00	Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
4988355	EDI: WFNNB.COM	Jun 21 2021 22:53:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
4992162	EDI: DISCOVER.COM		

		Jun 21 2021 22:53:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
4988361	+ EDI: DISCOVER.COM		
		Jun 21 2021 22:53:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
4988345	EDI: JPMORGANCHASE		
		Jun 21 2021 22:53:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5033568	Email/PDF: resurgentbknofications@resurgent.com		
		Jun 22 2021 11:58:01	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4988362	+ EDI: NAVIENTFKASMSERV.COM		
		Jun 21 2021 22:53:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
5019875	EDI: PRA.COM		
		Jun 21 2021 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4988820	+ EDI: RECOVERYCORP.COM		
		Jun 21 2021 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4988367	+ EDI: RMSC.COM		
		Jun 21 2021 22:53:00	PayPal Credit, PO Box 5018, Timonium, MD 21094-5018
5032015	EDI: Q3G.COM		
		Jun 21 2021 22:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5011071	EDI: RMSC.COM		
		Jun 21 2021 22:53:00	Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004
4988370	+ EDI: RMSC.COM		
		Jun 21 2021 22:53:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4988371	+ EDI: RMSC.COM		
		Jun 21 2021 22:53:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4988372	+ EDI: RMSC.COM		
		Jun 21 2021 22:53:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
5025596	EDI: USBANKARS.COM		
		Jun 21 2021 22:53:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
4988375	EDI: USBANKARS.COM		
		Jun 21 2021 22:53:00	US Bank/Rms CC, Card Member Services, Po Box 108, St Louis, MO 63166

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4988337	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
4988338	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
4988343	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
4988352	*+	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
4988353	*+	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
4988357	*+	Dakota Merritts, 1928 Rock Road, Chambersburg, PA 17202-9715
4988358	*+	Dakota Merritts, 1928 Rock Road, Chambersburg, PA 17202-9715
4988359	*+	Dakota Merritts, 1928 Rock Road, Chambersburg, PA 17202-9715
4988360	*+	Dakota Merritts, 1928 Rock Road, Chambersburg, PA 17202-9715
4988346	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
4988347	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
4988348	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850

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4988349	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
4988363	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
4988364	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
4988365	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
4988366	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
4988374	*+	Trac/cbsd, Citicorp Credit/Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195-0363

TOTAL: 0 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper alubin@milsteadlaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
Matthew Christian Waldt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mwaldt@milsteadlaw.com bkecf@milsteadlaw.com
Nicholas G. Platt	on behalf of Debtor 2 Lisa D. Merritts ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Richard M. Merritts Jr. ngp@mooney4law.com, plattnr61895@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 2 Lisa D. Merritts Mooneybkecf@gmail.com R61895@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 1 Richard M. Merritts Jr. Mooneybkecf@gmail.com, R61895@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 Richard M. Merritts Jr.
 First Name Middle Name Last Name

Debtor 2 Lisa D. Merritts
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:17-bk-04583-HWV**

Social Security number or ITIN xxx-xx-5304
EIN --

Social Security number or ITIN xxx-xx-5861
EIN --

Order of Discharge

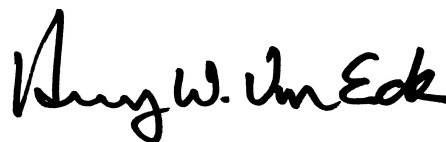
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard M. Merritts Jr.

Lisa D. Merritts

By the
court:



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Christina Kovach, Deputy Clerk

6/21/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.